

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

ERIC C. ZURCHER
PATRICIA S. ZURCHER
Debtor(s)

Case No. 18-11243JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/30/2018.
- 2) The plan was confirmed on 02/01/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/16/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/25/2023.
- 6) Number of months from filing or conversion to last payment: 50.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$109,755.72.
- 10) Amount of unsecured claims discharged without full payment: \$30,368.97.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$87,421.31
Less amount refunded to debtor	\$807.76

NET RECEIPTS: **\$86,613.55**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,726.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,957.47
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,683.47**

Attorney fees paid and disclosed by debtor: \$250.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Unsecured	0.00	0.00	2,160.70	0.00	0.00
ALLY BANK(*)	Secured	28,666.00	28,427.22	26,266.52	26,266.52	5,174.18
CHASE BANK USA NA(*)	Unsecured	5,704.00	5,704.63	5,704.63	0.00	0.00
CHASE BANK USA NA(*)	Unsecured	5,303.00	5,303.60	5,303.60	0.00	0.00
COMMERCIAL ACCEPTANCE	Unsecured	204.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,440.00	1,229.14	1,229.14	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,531.00	1,511.68	1,511.68	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,622.43	2,031.22	2,031.22	0.00	0.00
MOHELA O/B/O DEPARTMENT OF ED	Unsecured	1,166.00	NA	NA	0.00	0.00
MOHELA O/B/O DEPARTMENT OF ED	Unsecured	702.00	NA	NA	0.00	0.00
MOHELA O/B/O DEPARTMENT OF ED	Unsecured	584.00	NA	NA	0.00	0.00
NATIONAL CREDIT MANAGEMENT	Unsecured	1,161.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	1,455.00	NA	NA	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	129,619.00	128,378.18	0.00	45,489.38	0.00
QUALITY ASSET RECOVERY	Unsecured	248.00	NA	NA	0.00	0.00
QUALITY ASSET RECOVERY	Unsecured	209.00	NA	NA	0.00	0.00
ROTECH HEALTHCARE INC	Unsecured	822.00	NA	NA	0.00	0.00
SANTANDER BANK	Unsecured	4,172.00	NA	NA	0.00	0.00
SANTANDER BANK	Secured	23,500.00	0.00	0.00	0.00	0.00
STATE FARM++	Unsecured	232.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	4,174.00	NA	NA	0.00	0.00
TRI STATE NEUROLOGICAL ASSOC	Unsecured	912.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION/MC	Unsecured	2,101.00	4,562.03	4,562.03	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$45,489.38	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$26,266.52	\$26,266.52	\$5,174.18
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$26,266.52	\$71,755.90	\$5,174.18
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,503.00	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$9,683.47</u>	
Disbursements to Creditors	<u>\$76,930.08</u>	
TOTAL DISBURSEMENTS :		<u>\$86,613.55</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/28/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.